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**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Michael J. Winders  
Debtor(s)

Case No. 20-10423-TPA  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-1  
Date Rcvd: Oct 28, 2020

User: admin  
Form ID: 318

Page 1 of 2  
Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 30, 2020:

Recip ID	Recipient Name and Address
db	+ Michael J. Winders, 3342 West 12th Street, Erie, PA 16505-3716
15255264	+ Allegheny Health Network, P.O. Box 645266, Pittsburgh, PA 15264-5250
15255268	++ NATIONWIDE RECOVERY SERVICE, PO BOX 8005, CLEVELAND TN 37320-8005 address filed with court:, Nationwide Recovery Service, 545 West Inman Street, Cleveland, TN 37311
15255269	+ North American Partners in Anesthesia, 68 South Service Road, Suite 350, Melville, NY 11747-2358
15255272	+ PNC Bank, P.O.Box 3180, Pittsburgh, PA 15230-3180
15255271	PennyMac Loan Services, LLC, Attn: Correspondence Unit, P.O. Box 514387, Los Angeles, CA 90051-4387
15255273	+ Tendto Credit Union, 1129 State Street, Erie, PA 16501-1911
15255274	+ UPMC Hamot Surgery Center, LLC, 200 State Street, Erie, PA 16507-1499

TOTAL: 8

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QJBSPERO.COM	Oct 29 2020 02:23:00	Joseph B. Spero, 3213 West 26th Street, Erie, PA 16506-2507
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 29 2020 02:37:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Oct 29 2020 02:37:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
15255266	EDI: CAPITALONE.COM	Oct 29 2020 02:23:00	Capital One Bank (USA), N.A., P.O.Box 85015, Richmond, VA 23285-5075
15255265	+ EDI: CAPITALONE.COM	Oct 29 2020 02:23:00	Capital One Bank (USA), N.A., Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15255267	EDI: DISCOVER.COM	Oct 29 2020 02:23:00	Discover Financial Services, LLC, P.O. Box 15316, Wilmington, DE 19850-5316
15255270	Email/Text: bankruptcynotices@psecu.com	Oct 29 2020 02:39:00	PA State Employees Credit Union, 1 Credit Union Place, Harrisburg, PA 17110-2912

TOTAL: 7

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
aty	*+	Joseph B. Spero, 3213 West 26th Street, Erie, PA 16506-2507

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

District/off: 0315-1

User: admin

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## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 30, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 28, 2020 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com
Joseph B. Spero	on behalf of Trustee Joseph B. Spero sperolaw@neohio.twcbc.com jspero@ecf.axosfs.com;legalmom18@hotmail.com
Joseph B. Spero	sperolaw@neohio.twcbc.com jspero@ecf.axosfs.com;legalmom18@hotmail.com
M. Kathryn Karn	on behalf of Debtor Michael J. Winders mkathrynkarn@aol.com r54825@notify.bestcase.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov

TOTAL: 5